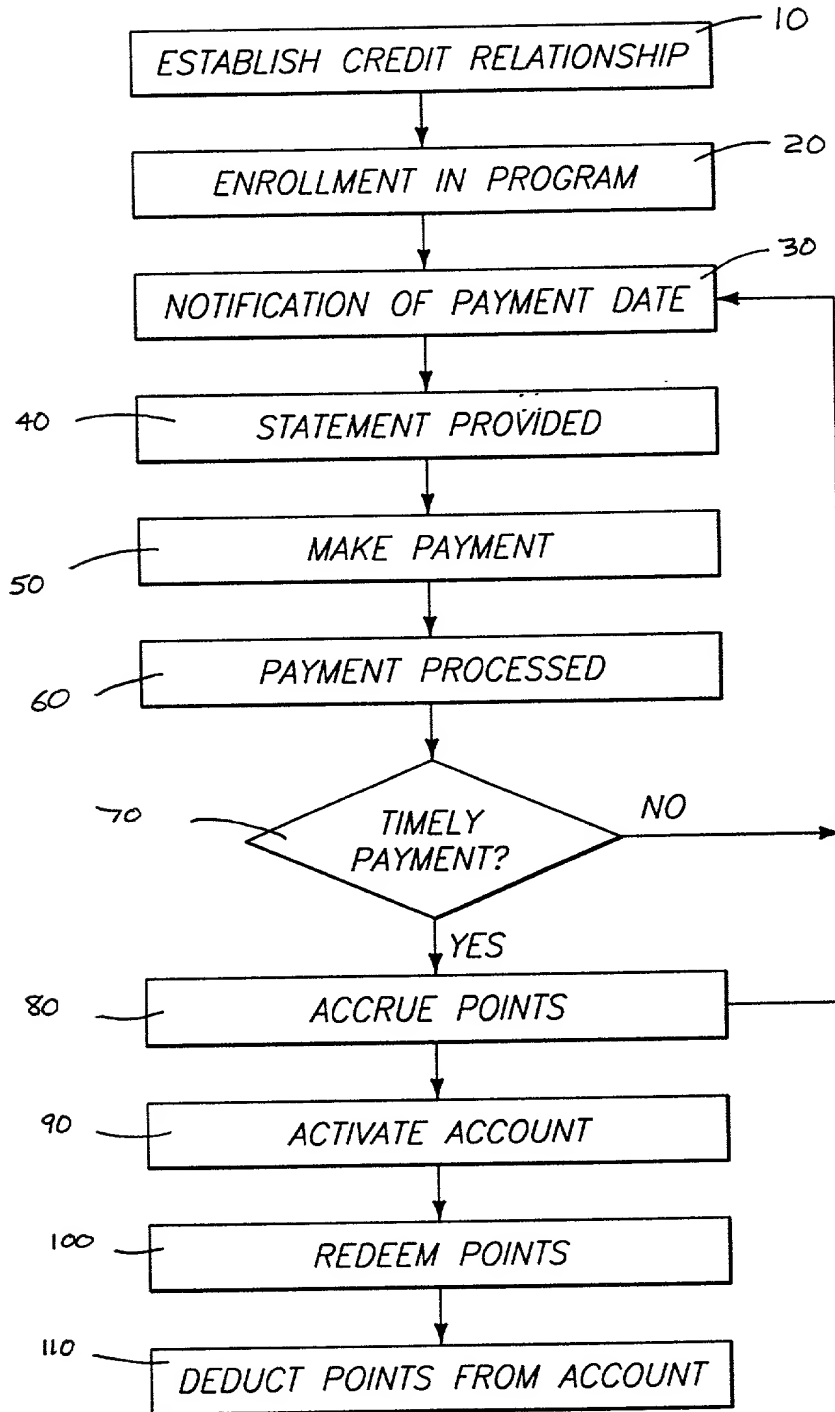


EL465854905

1/36

THE END

09/03/00 09:10:01

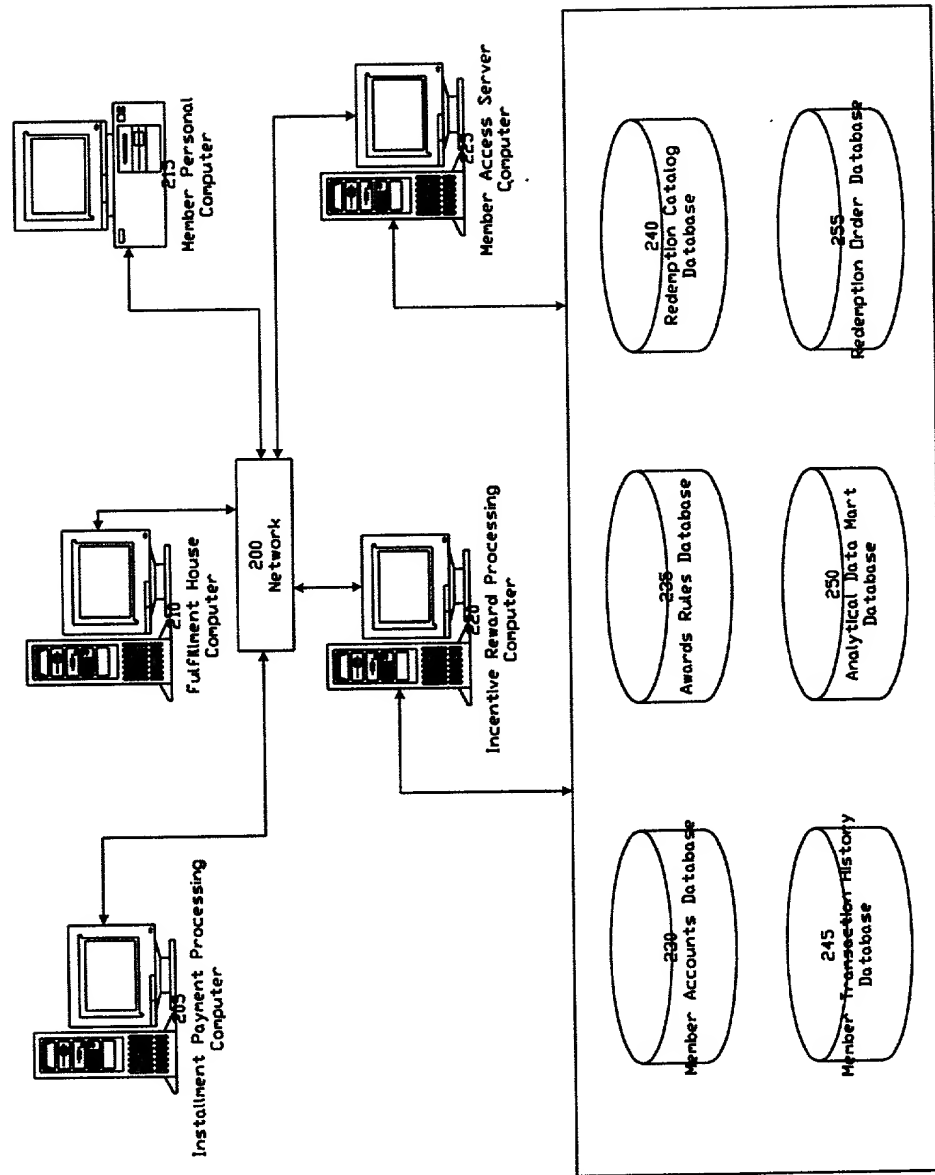


Figure 2

Patented 2009/06/09

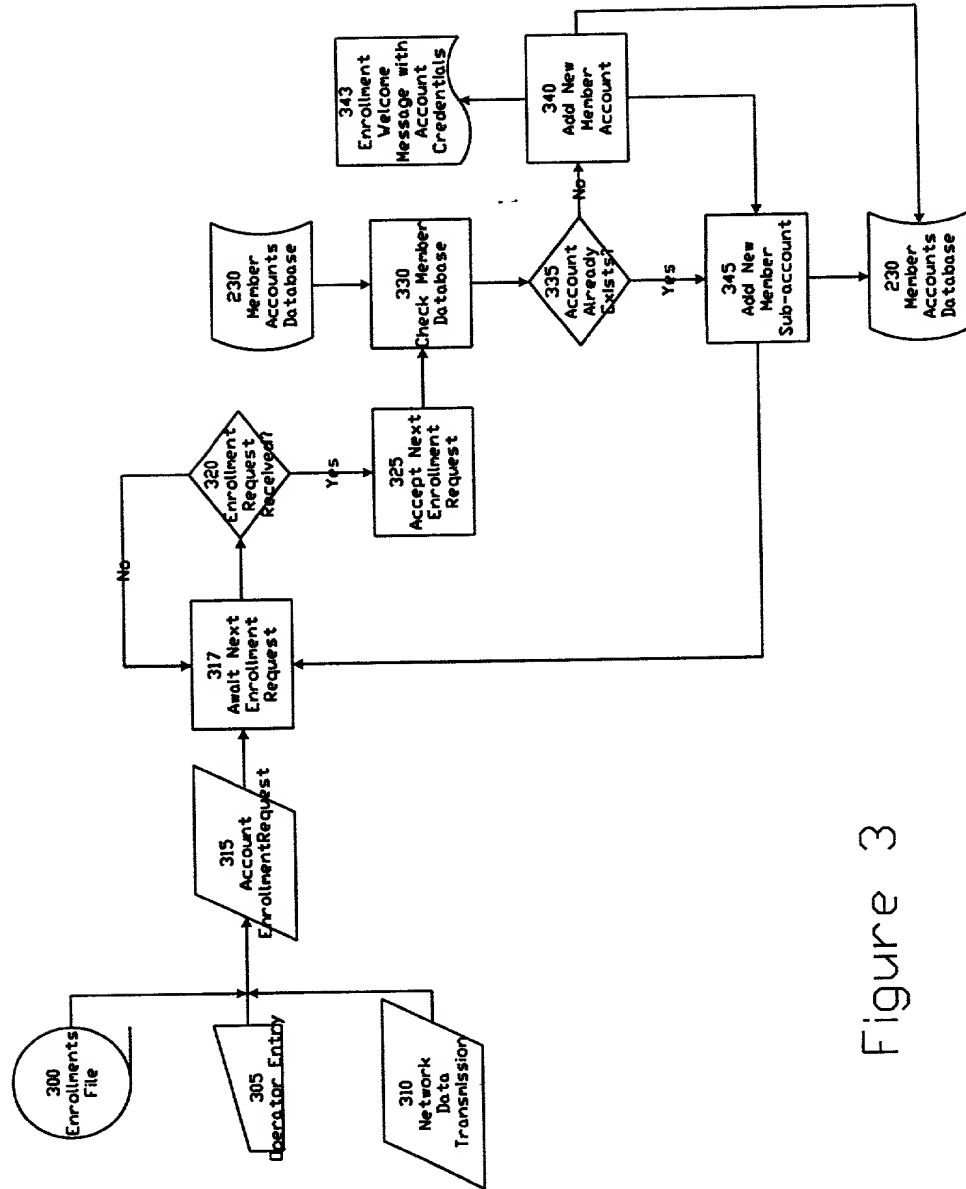
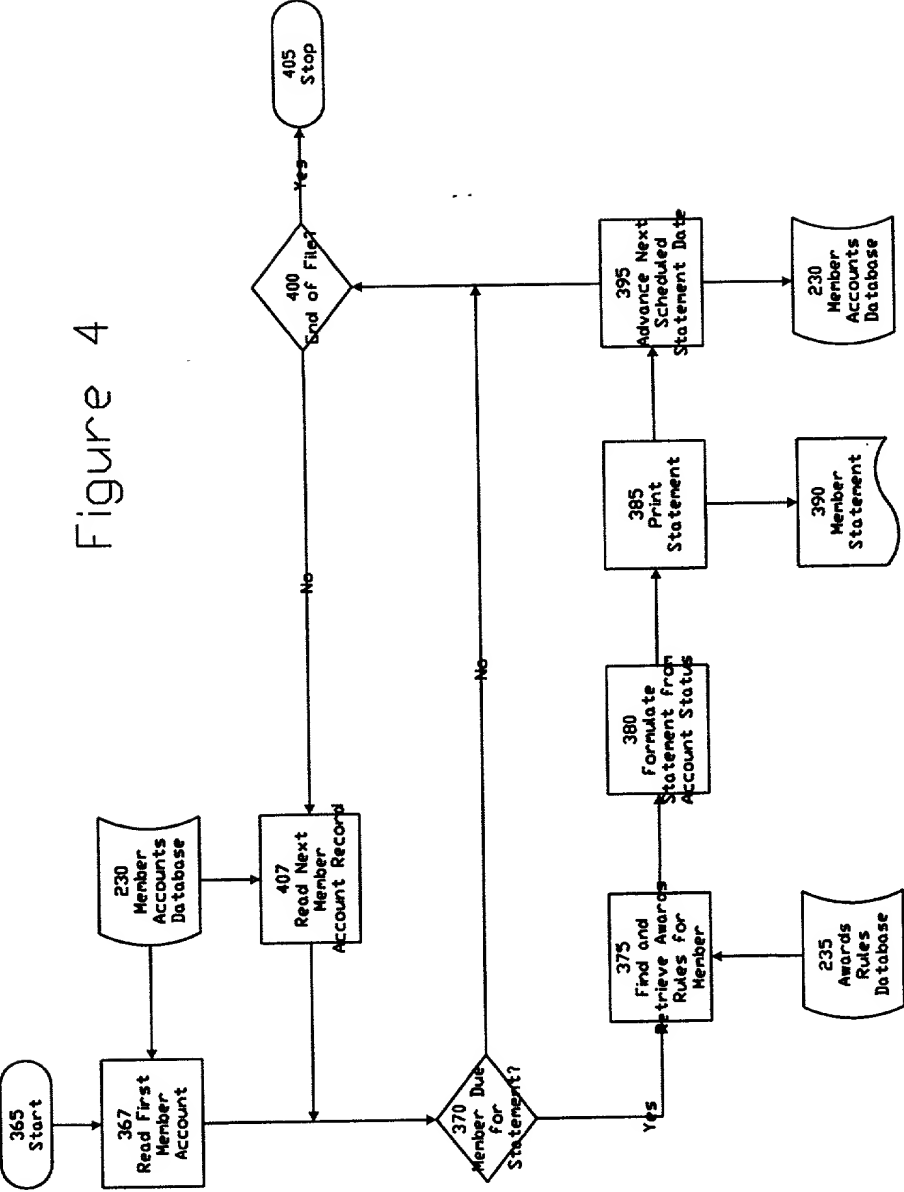


Figure 3

Figure 4



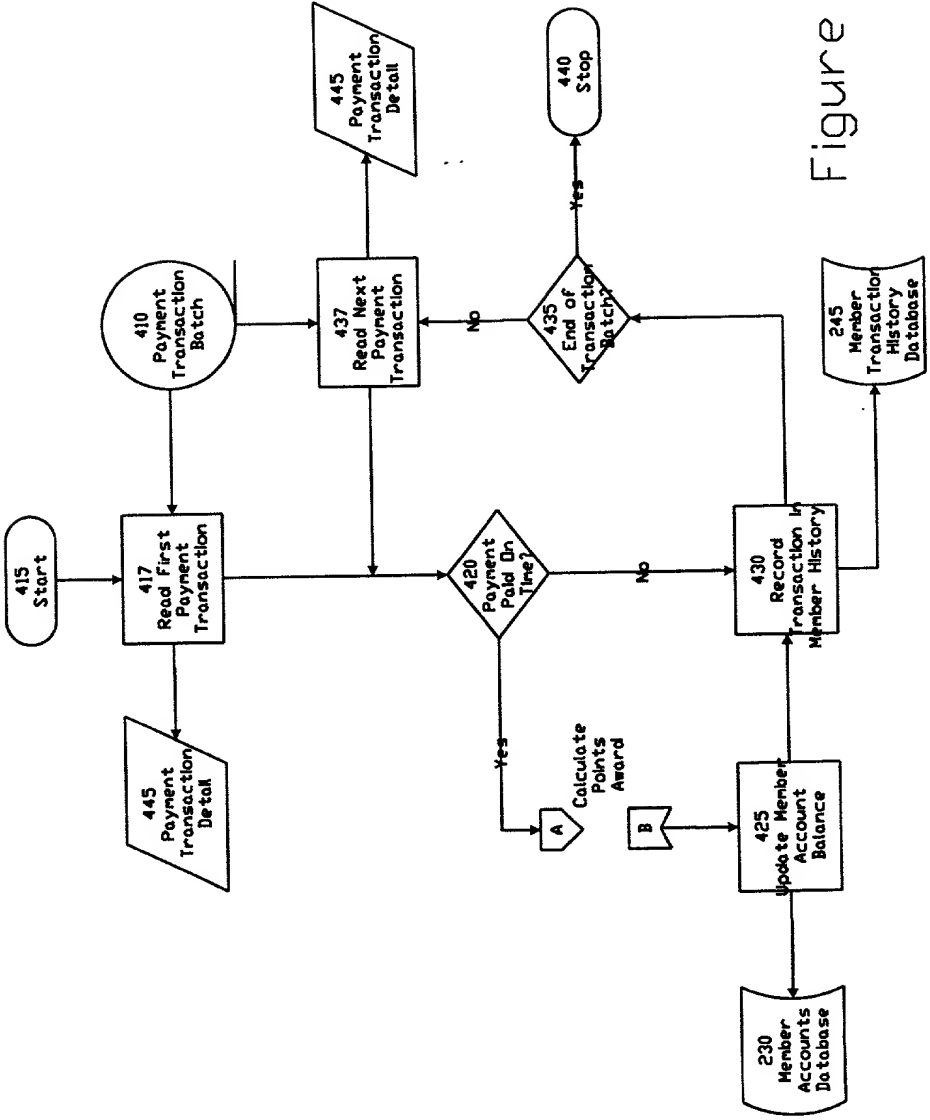


Figure 5

FILED 2003/03/20

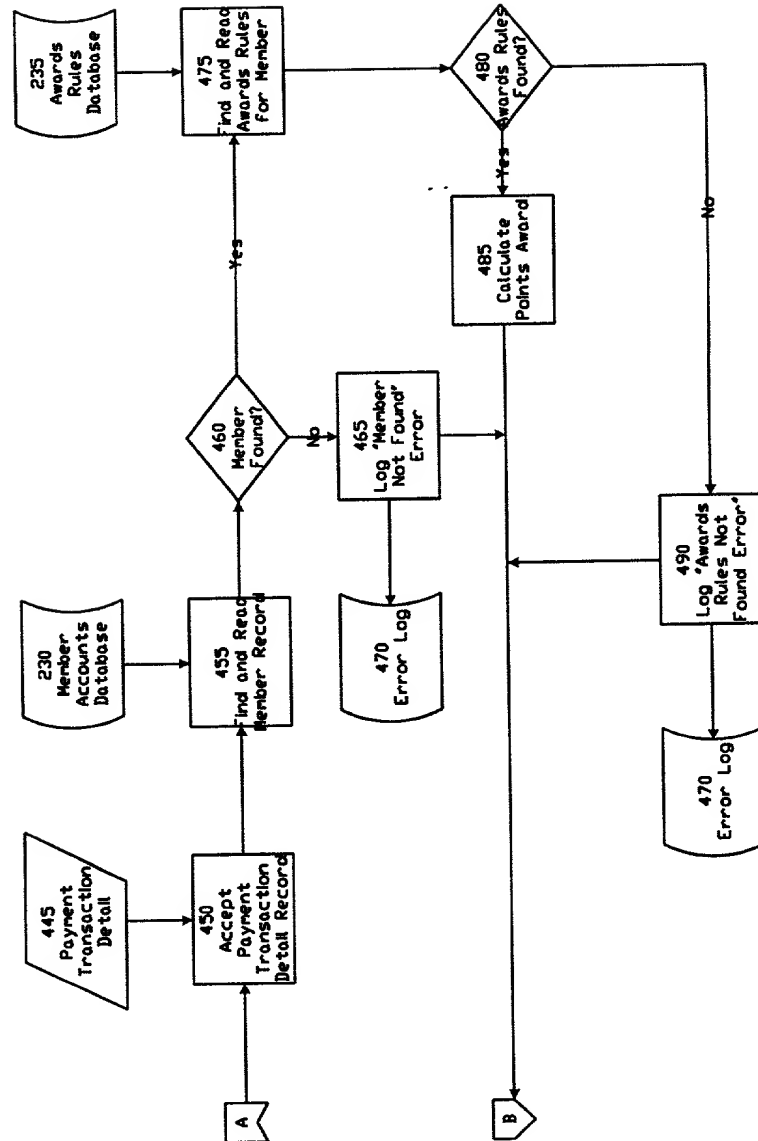


Figure 6

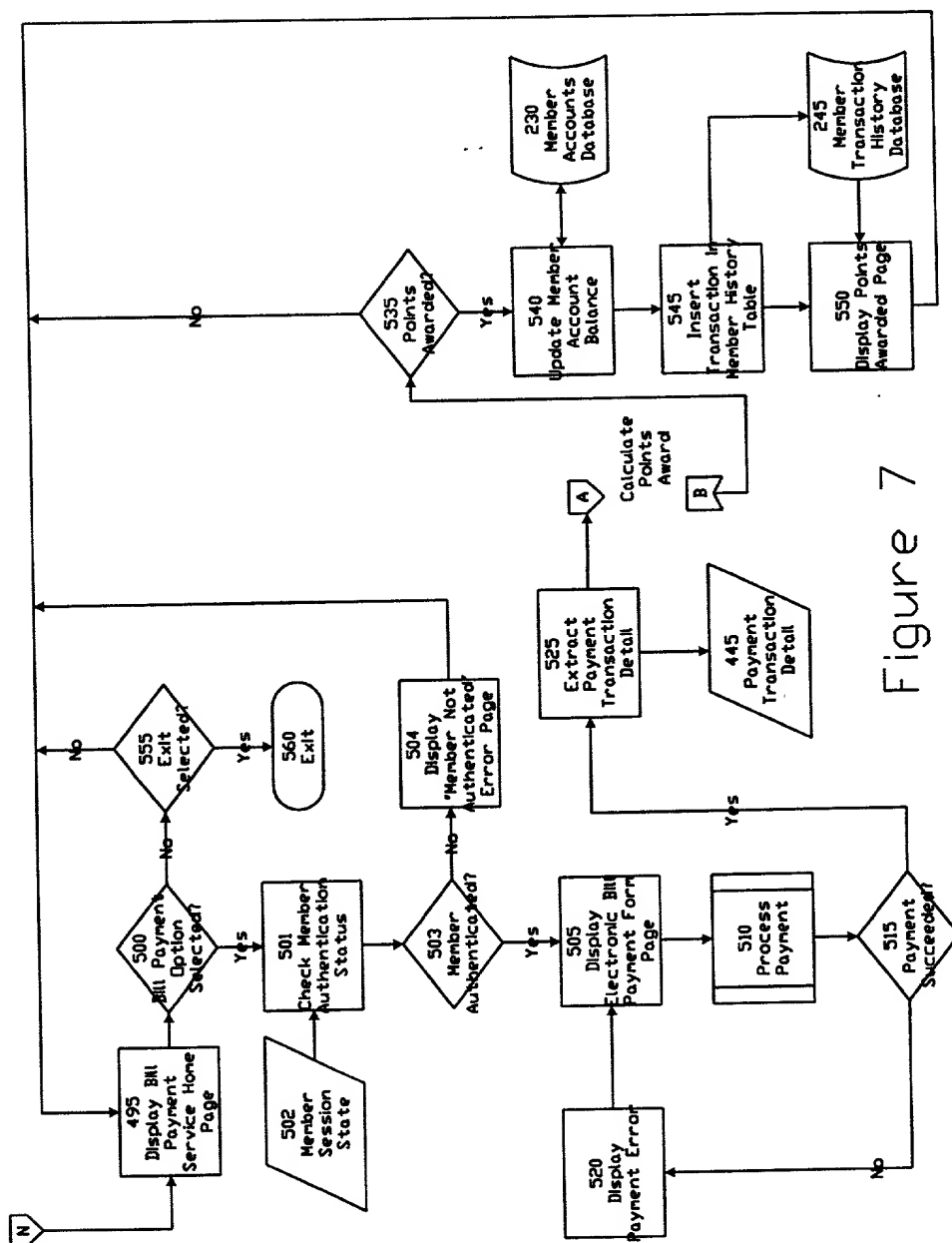


Figure 7

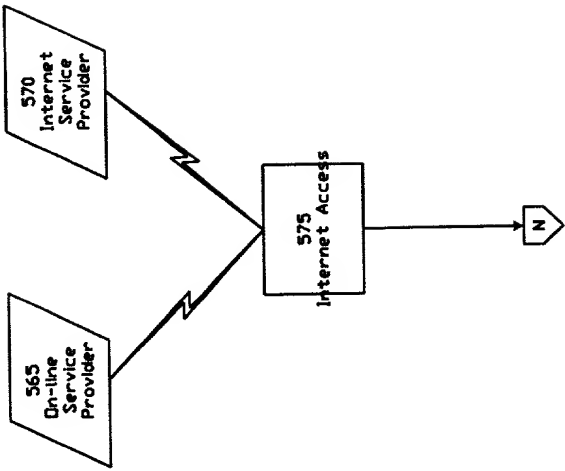


Figure 8

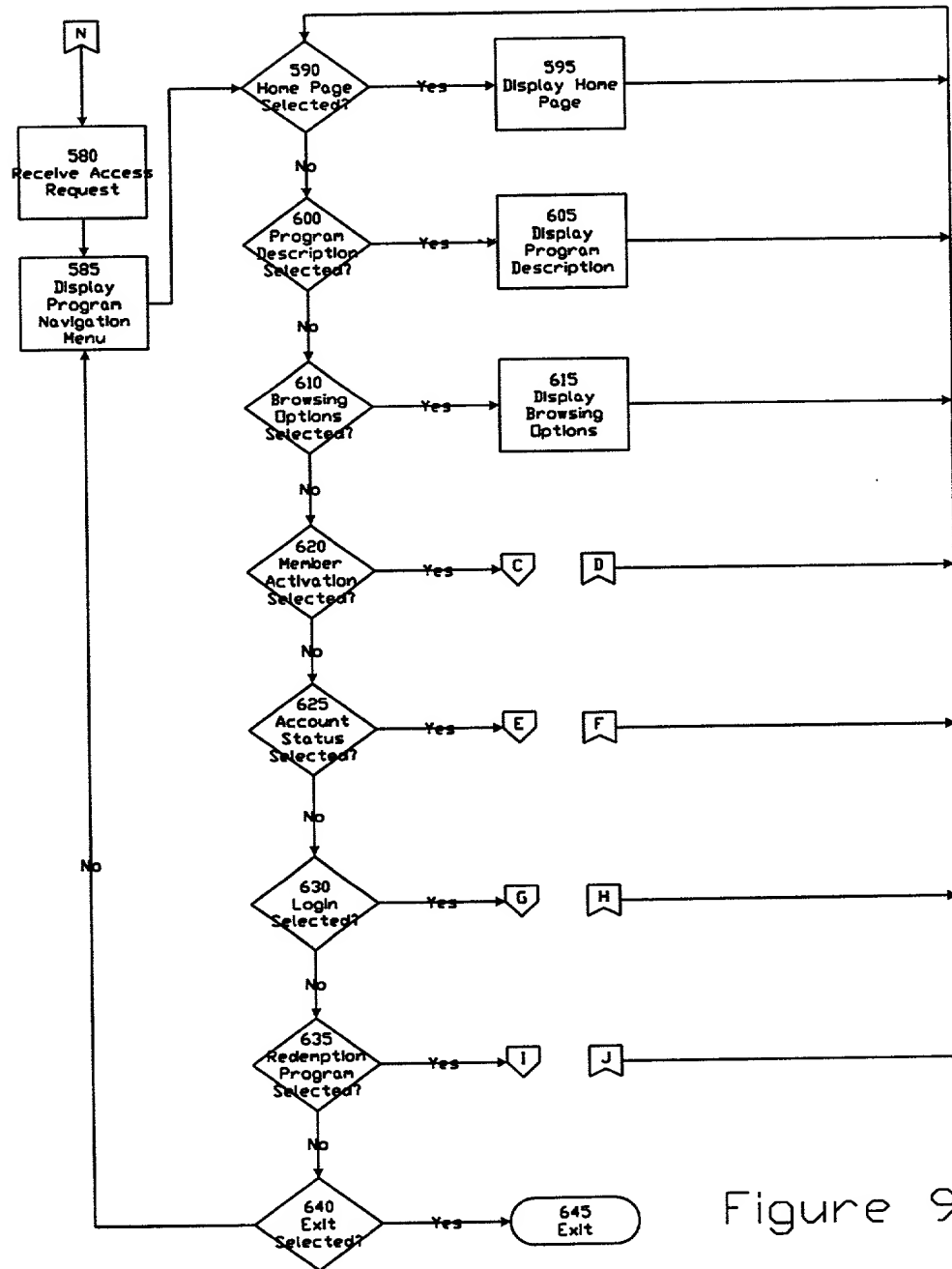


Figure 9

09786302 021501

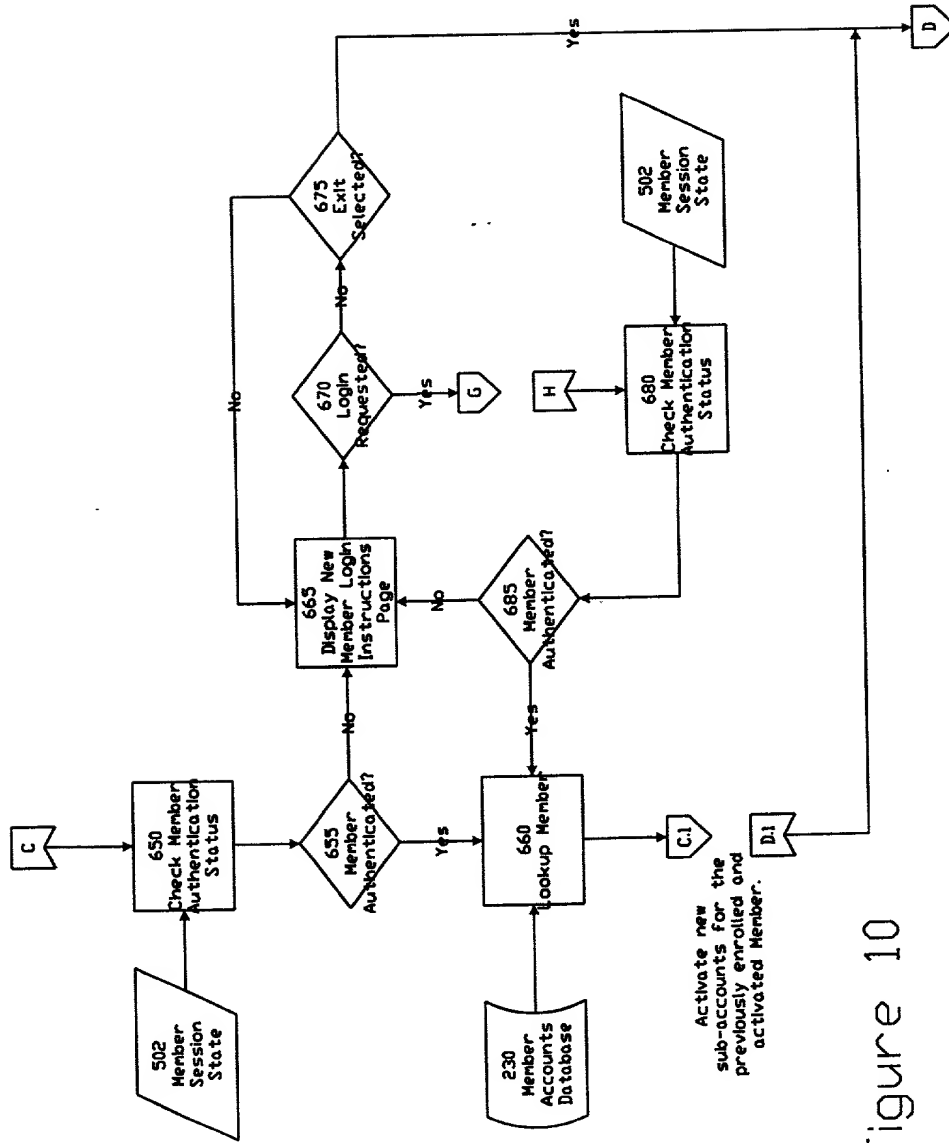


Figure 10

Patented 2009/06/00

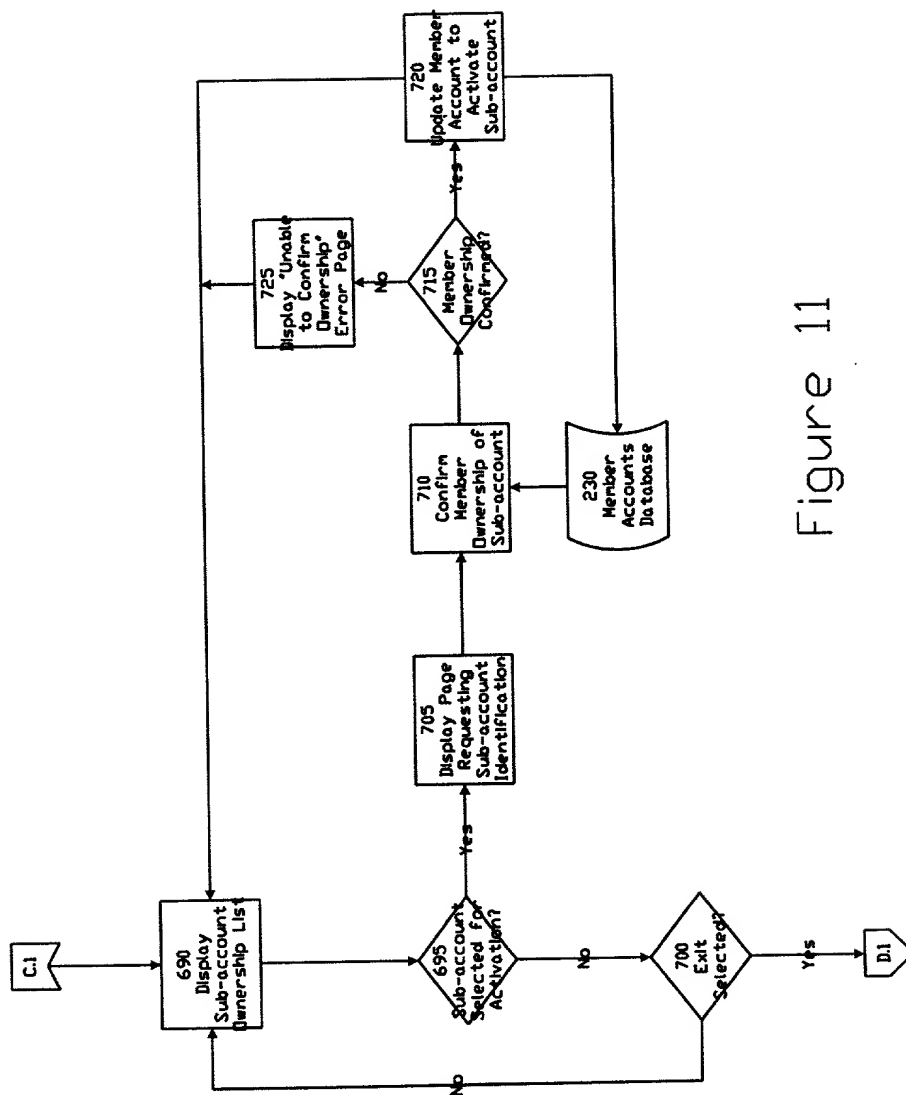


Figure 11

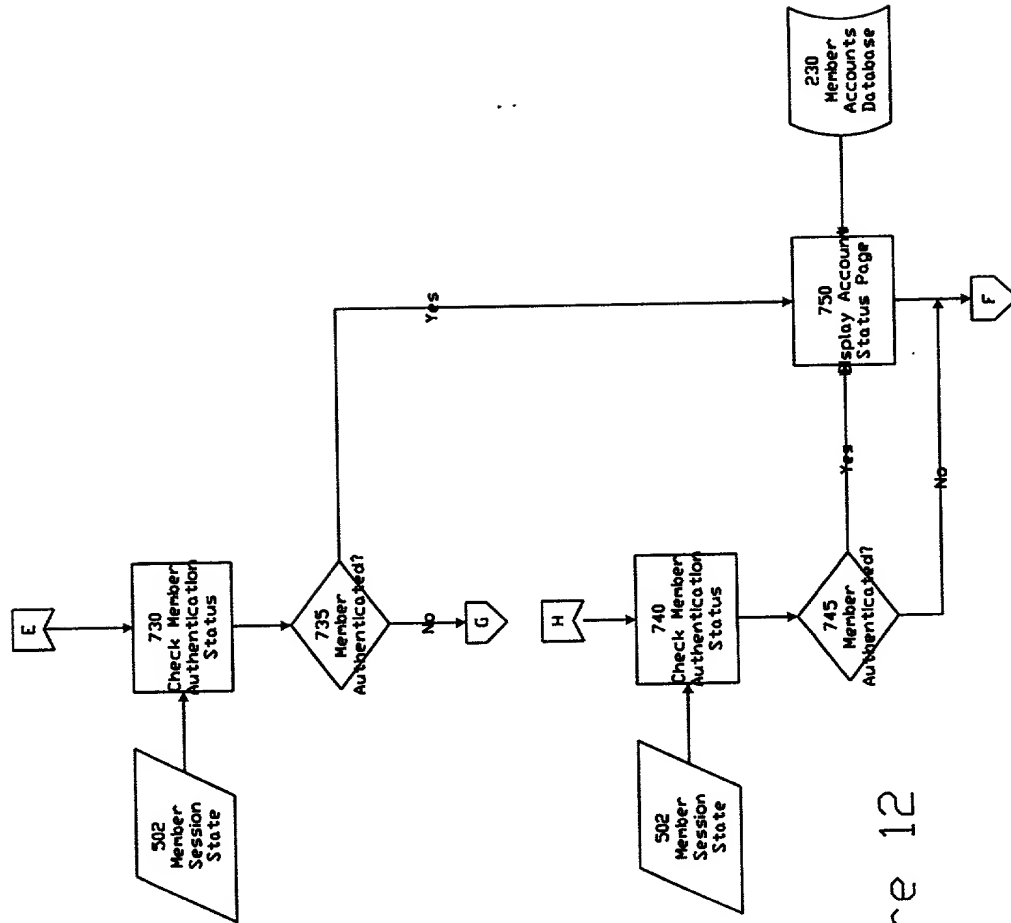
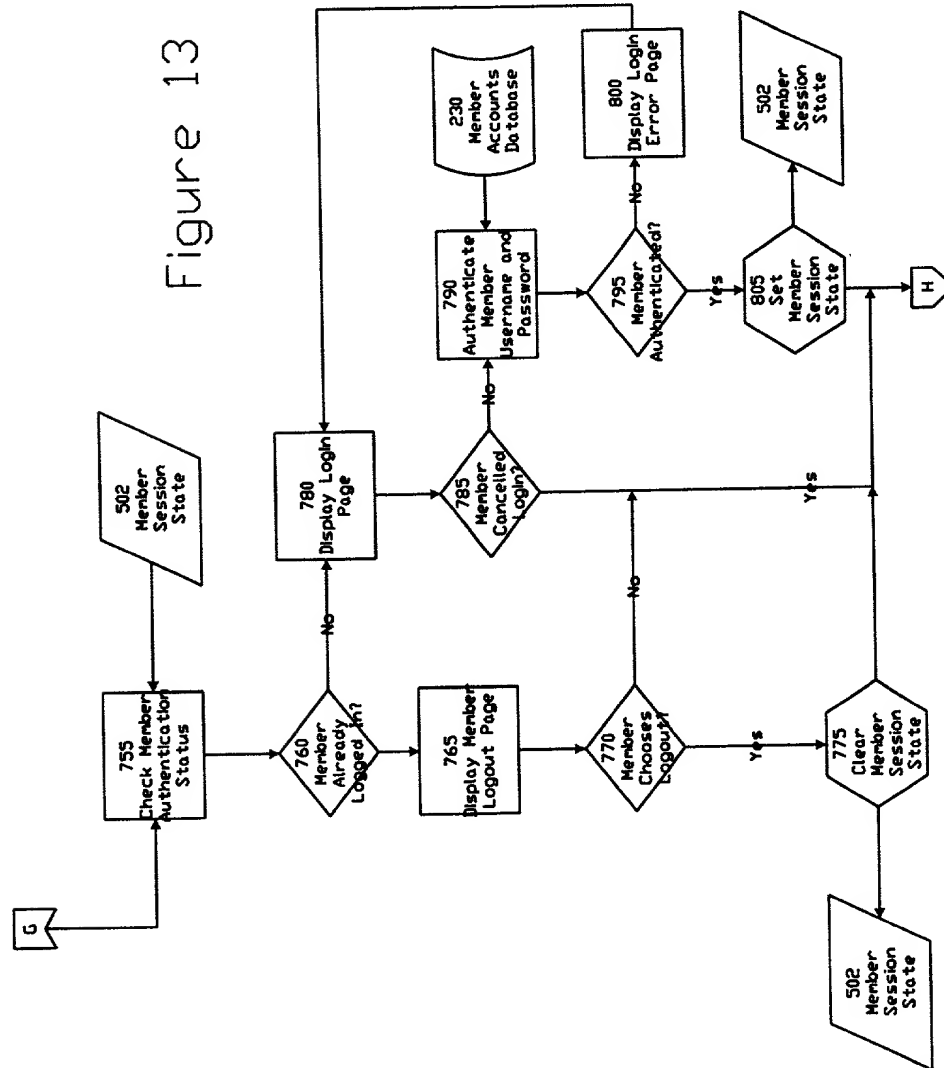


Figure 12

20251220 20:09:50

Figure 13



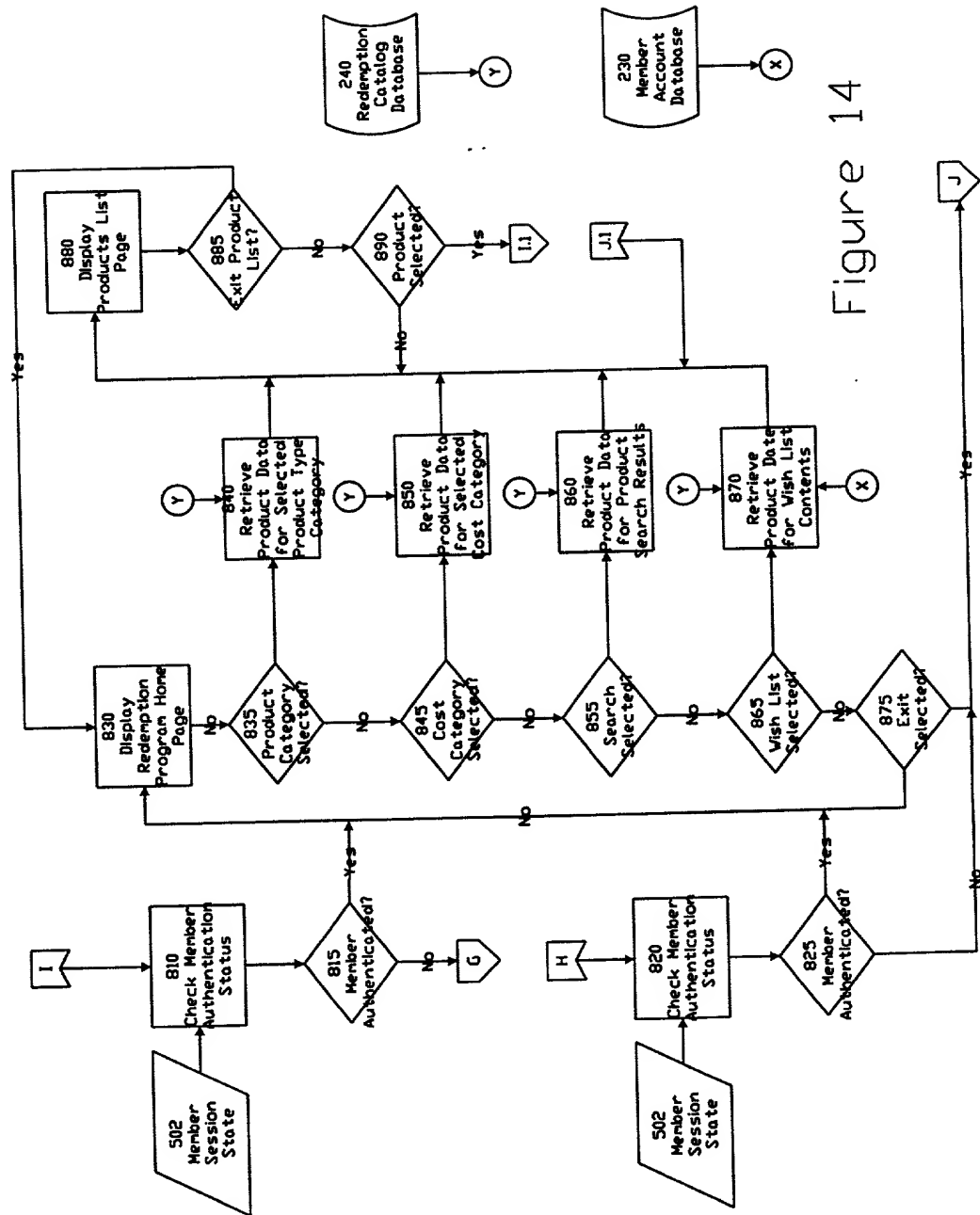


Figure 14

REF ID: A66960

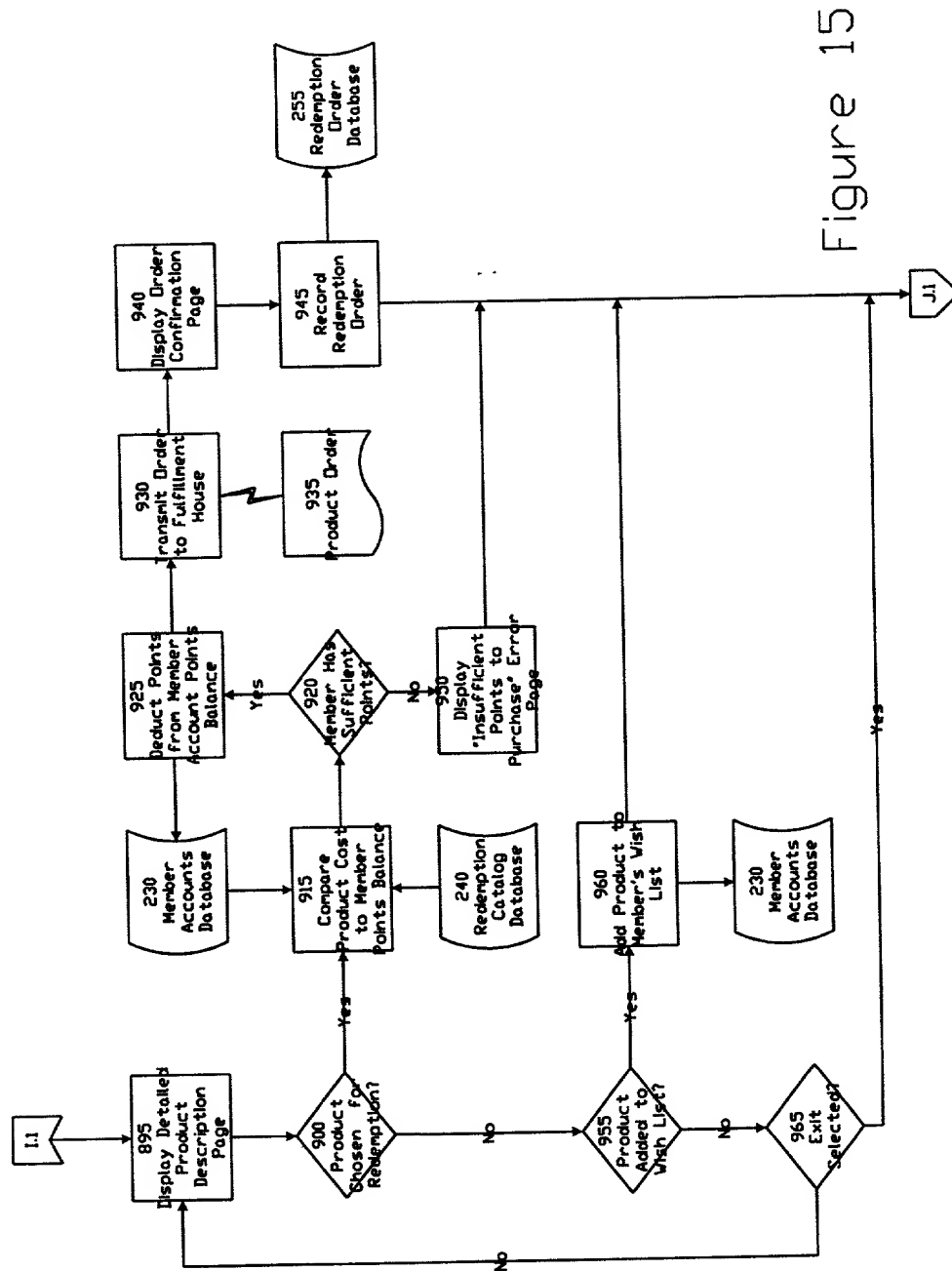
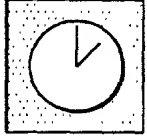


Figure 15

<u>F</u> ile	<u>O</u> ptions	<u>B</u> ack	<u>R</u> eload	<u>S</u> top	<u>H</u> elp	Exit
--------------	-----------------	--------------	----------------	--------------	--------------	-------------

Title:	Electronic Bill Payment Center	
URL:	https://www.AnyLender.com/PaymentCenter/Index.html	

Electronic Bill Payment Center

*Welcome to the Electronic Bill Payment Center.
Choose from the options below to pay
outstanding bills or to review your billing
history.*

Login

Pay My Bills

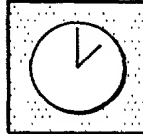
Review My Account

Change or Update My Account

File Options Back Reload Stop Help Exit

Title:

URL:



Electronic Bill Payment Center

Enter your payment below and click the Submit button to continue.

Account Number to Pay:

Amount to Pay:

Date to Pay:

Source of Funds:

Funds Source Account Number:

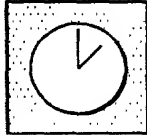
Expiration Date:

[Login/Logout](#) [Review My Account](#) [Change or Update](#)

File Options Back Reload Stop Help Exit

Title: Electronic Bill Payment Center

URL: https://www.AnyLender.com/PaymentCenter/Error.html

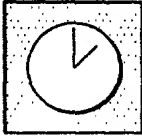


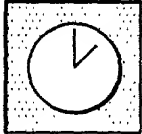
Electronic Bill Payment Center

Your payment cannot be processed as entered. Please return to the Payment page and correct any invalid entries.

Return to Payment Page

Login/Logout Review My Account Change or Update Pay Bills

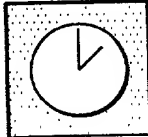
_File _Options _Back _Reload _Stop _Help				Exit							
Title: Electronic Bill Payment Center											
URL: https://www.AnyLender.com/PaymentCenter/Award.html											
<h3>Electronic Bill Payment Center</h3> <p><i>Congratulations! You have submitted your payment 1 day before the due date. Your Rewards account has been credited with 425 points:</i></p> <table style="margin: 20px auto;"><tr><td style="text-align: right;">Previous Points</td><td style="text-align: right;">1275</td></tr><tr><td style="text-align: right;">Balance:</td><td></td></tr><tr><td style="text-align: right;">New Points Awarded:</td><td style="text-align: right;">425</td></tr><tr><td style="text-align: right;">New Points Balance:</td><td style="text-align: right;">1700</td></tr></table> <div style="text-align: center; margin: 20px 0;">Go To Rewards Center</div> <div style="display: flex; justify-content: space-between; margin-top: 20px;">Login/LogoutReview My AccountChange or UpdatePay Bills</div>				Previous Points	1275	Balance:		New Points Awarded:	425	New Points Balance:	1700
Previous Points	1275										
Balance:											
New Points Awarded:	425										
New Points Balance:	1700										

_File	_Options	_Back	_Reload	_Stop	_Help	Exit
<p>Title: <input type="text" value="Electronic Bill Payment Center"/></p>						
<p>URL: <input type="text" value="https://www.timelypaymentrewardprogram.com/index.html"/></p>						
<div><div><p><i>Timely Payment Rewards Program</i></p><p><i>Welcome to the Timely Payment Rewards Program. Please choose from one of the options listed below.</i></p><p>Login/Logout Review My Account Change or Update Pay Bills</p></div><div></div></div>						

[File](#) [Options](#) [Back](#) [Reload](#) [Stop](#) [Help](#) Exit

Title:

URL:



Timely Payment Rewards Program

Welcome to the Timely Payment Rewards Program. As a Member of this program you will receive a bonus in the form of redeemable points each time you make a payment on or before the due date. Before you can begin to check your points or browse the awards catalog you must activate your Membership.

First you will need to enter your username and temporary password, forwarded to you previously by postal or electronic mail. Then, for security purposes, you will need to enter your loan account number.

When you are ready to proceed click the button below.

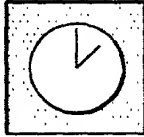
If you have already activated your Membership, click the hyperlink below labeled "Login/Logout," and proceed to whichever section of this Web site you choose.

[Home](#) [Login/Logout](#) [Account Status](#) [Activate Account](#)
[Search](#) [Redeem Points](#) [About](#)

File Options Back Reload Stop Help Exit

Title:

URL:



Timely Payment Rewards Program

Member I.D.:

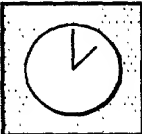
Password:

Home Login/Logout Account Status Activate Account
Search Redeem Points About

File Options Back Reload Stop Help Exit

Title: Timely Payment Rewards Program

URL: https://www.timelypaymentrewardprogram.com/subaccounts.html



Timely Payment Rewards Program

To activate a pending account, click the "Activate" button to the left. The points earned on a pending account may be redeemed only after activation.

Account Number	Description	Status
14235 37773	Mortgage Loan	Active
8183-3966	Auto Loan	Active
Activate -----	Home Equity Loan	Pending

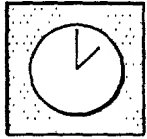
Home Login/Logout Account Status Activate Account

Search Redeem Points About

File Options Back Reload Stop Help Exit

Title:

URL:



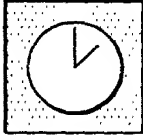
Timely Payment Rewards Program

Enter your account number below and click the "Activate" button.

Description: Home Equity Loan

Account Number:

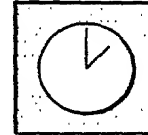
Home Login/Logout Account Status Activate Account
Search Redeem Points About

File Options Back Reload Stop Help		Exit
Title:	Timely Payment Rewards Program	
URL:	https://www.timelypaymentrewardprogram.com/activationerror.html	
<div></div>		
<div><p>Timely Payment Rewards Program</p><p>The pending account could not be activated because the account number you entered does not match the account number of the pending account. Please try again.</p><p>Return to Account List</p></div>		
<div>Home Login/Logout Account Status Activate Account Search Redeem Points About</div>		

File Options Back Reload Stop Help

Exit

Title: Timely Payment Rewards Program



URL: <https://www.timelypaymentrewardprogram.com/status.html>

Timely Payment Rewards Program

Total Points Awarded: 2256
Total Points Redeemed: 1000
Total Points Available: 1256

<i>Date Paid</i>	<i>Due Date</i>	<i>Account Number</i>
12/31/2000	1/1/2001	14235 37773
1/16/2001	1/15/2001	8183-3966
1/17/2001	1/25/2001	555 9227 4646
2/2/2001	2/1/2001	14235 37773
2/10/2001	2/15/2001	8183-3966
2/27/2001	2/25/2001	555 9227 4646
2/28/2001	3/1/2001	14235 37773

<i>Description</i>	<i>Points Awarded</i>
<i>Monthly Mortgage Payment</i>	<i>750</i>
<i>Monthly Auto Payment</i>	<i>0</i>
<i>Second Mortgage Payment</i>	<i>438</i>
<i>Monthly Mortgage Payment</i>	<i>0</i>
<i>Monthly Auto Payment</i>	<i>318</i>
<i>Second Mortgage Payment</i>	<i>0</i>
<i>Monthly Mortgage Payment</i>	<i>750</i>

[Home](#) [Login/Logout](#) [Account Status](#) [Activate Account](#)

Search

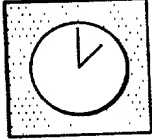
Redeem Points

About

File Options Back Reload Stop Help Exit

Title: Timely Payment Rewards Program

URL: https://www.timelypaymentrewardprogram.com/logout.html



Timely Payment Rewards Program

Member I.D.: ANYMEMBER

Are you sure you want to logout?

Yes Cancel

Home Login/Logout Account Status Activate Account
Search Redeem Points About

File Options Back Reload Stop Help Exit

Title: Timely Payment Rewards Program

URL: https://www.timelypaymentrewardprogram.com/loginerror.html

⌚

Timely Payment Rewards Program

The Member ID and Password you have entered cannot be identified. Either the Member ID does not exist, or the password does not match the Member ID entered. Please try again.

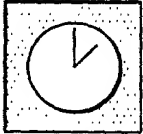
Return to Login Cancel

Home Login/Logout Account Status Activate Account
Search Redeem Points About

File Options Back Reload Stop Help Exit

Title: Timely Payment Rewards Program

URL: https://www.timelypaymentrewardprogram.com/redemptionhome.html



Timely Payment Rewards Program

You may browse the redemption catalog by any of the following means.

<u>By Product Category:</u>	<u>By Redemption Value:</u>
<u>Travel</u>	<u>1000-5000 Points</u>
<u>Electronics</u>	<u>5000 - 10,000 Points</u>
<u>House & Garden</u>	<u>10,000 - 15,000 Points</u>
<u>Sports</u>	<u>15,000 - 20,000 Points</u>
<u>Jewelry</u>	<u>20,000+ Points</u>
<u>Automotive</u>	

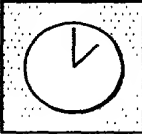
Search Products Start Search

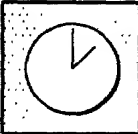
For Keywords:

[View My Wish List](#)

[Home](#) [Login/Logout](#) [Account Status](#) [Activate Account](#)

[Search](#) [Redeem Points](#) [About](#)

File Options Back Reload Stop Help		Exit
Title: <input type="text" value="Timely Payment Rewards Program"/>		
URL: <input type="text" value="https://www.timelpaymentrewardprogram.com/catalog.html"/>		
<div>Timely Payment Rewards Program</div> <div><div><div><div>Product Image A</div><div>Personal CD Player – a full-featured portable CD player with anti-skip, enhanced bass, case.</div></div><div><div>Product Image B</div><div>Golf Putter – Increase your accuracy and range.</div></div><div><div>Product Image C</div><div>Hammock – Relax in your garden with this oversized, nylon hammock. Includes hardware.</div></div><div><div>Product Image E</div><div>Cartoon Favorites DVD – Your kids will love seeing all their favorite characters in this comic adventure tale.</div></div></div><div><div>Back</div><div><Previous Page</div><div>Next Page</div></div><div><div>Home</div><div>Login/Logout</div><div>Account Status</div><div>Activate Account</div><div>Search</div><div>Redeem Points</div><div>About</div></div></div>		

File Options Back Reload Stop Help		Exit			
Title: <i>Timely Payment Rewards Program</i>					
URL: <i>https://www.timelypaymentrewardprogram.com/product.html</i>					
<div><div><p><i>Timely Payment Rewards Program</i></p><p><i>Detailed Product Image A</i></p></div><div><p><i>Personal CD Player – a full-featured portable CD player with anti-skip, enhanced bass, case. This detailed product description lists additional specifications of the product, along with other requirements, such as batteries. It may also contain information regarding media reviews or a list of related products and accessories.</i></p><p><i>Redemption Cost: 10,000 Points</i></p><p><i>Points Available in Your Account: 11,250</i></p><p><i>You have sufficient points in your rewards account balance to purchase this item.</i></p><div><div>Order This Item</div><div>Add This Item to My Wish List</div><div>Back to Products</div></div></div></div> <tr><td colspan="3"><div><div>Home</div><div>Login/Logout</div><div>Account Status</div><div>Activate Account</div><div>Search</div><div>Redeem Points</div><div>About</div></div></td></tr>			<div><div>Home</div><div>Login/Logout</div><div>Account Status</div><div>Activate Account</div><div>Search</div><div>Redeem Points</div><div>About</div></div>		
<div><div>Home</div><div>Login/Logout</div><div>Account Status</div><div>Activate Account</div><div>Search</div><div>Redeem Points</div><div>About</div></div>					

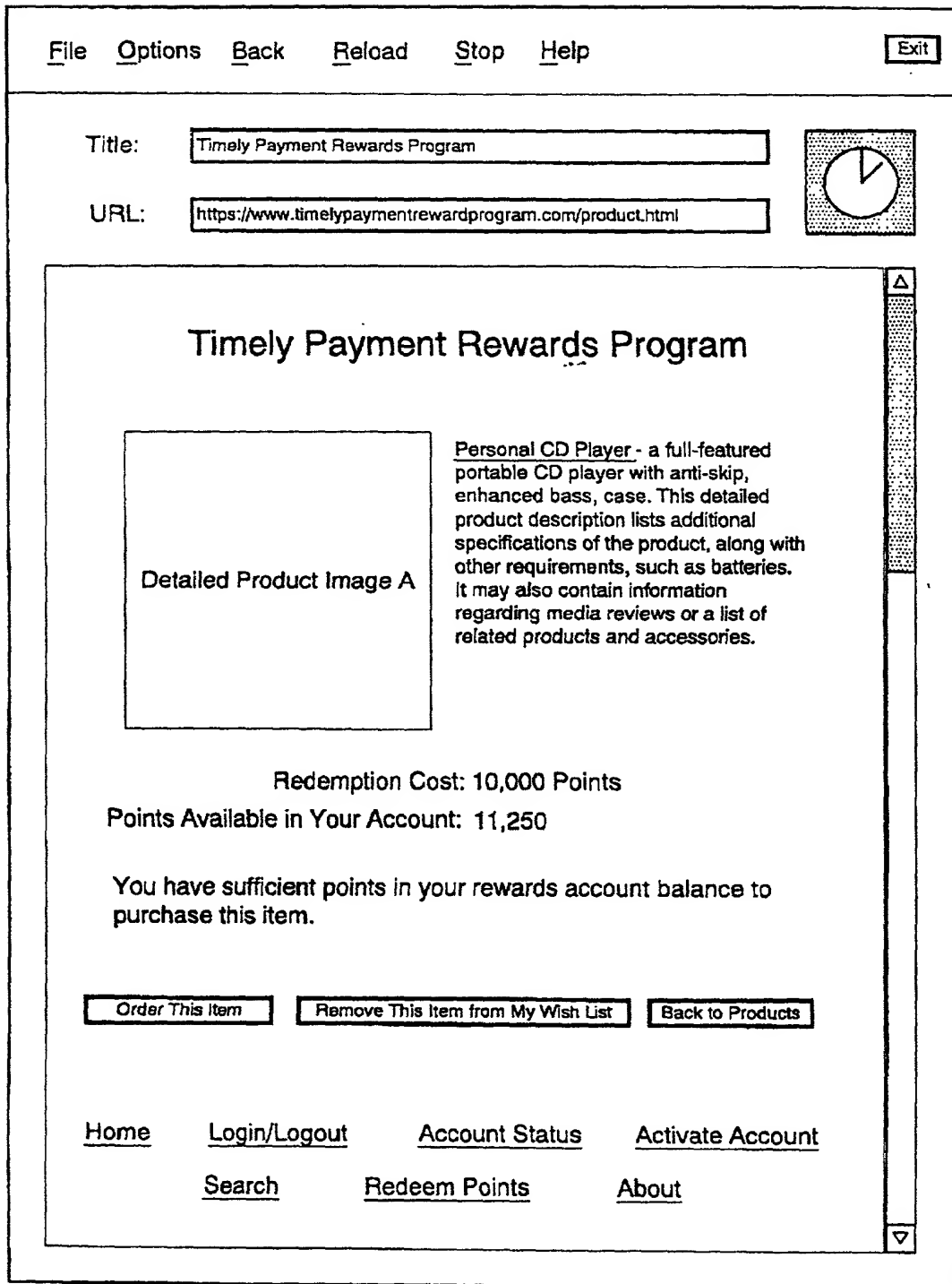
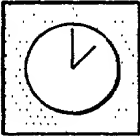


Figure 32

File Options Back Reload Stop Help		Exit							
<p>Title: Timely Payment Rewards Program</p> <p>URL: https://www.timelypaymentrewardprogram.com/confirmation.html</p>									
<p><i>Timely Payment Rewards Program</i></p> <p>...</p> <p>Your order has been received. Please allow 2 to 6 weeks for delivery.</p> <p>Redemption Cost: 10,000 Points Previous Points Balance: 11,250 Points Remaining in Your Account: 1,250</p> <div style="border: 1px solid black; padding: 5px; display: inline-block;">Return to Catalog</div>									
<table style="width: 100%;"><tr><td>Home</td><td>Login/Logout</td><td>Account Status</td><td>Activate Account</td></tr><tr><td>Search</td><td>Redeem Points</td><td>About</td><td></td></tr></table>		Home	Login/Logout	Account Status	Activate Account	Search	Redeem Points	About	
Home	Login/Logout	Account Status	Activate Account						
Search	Redeem Points	About							

[File](#) [Options](#) [Back](#) [Reload](#) [Stop](#) [Help](#) [Exit](#)

Title: *Timely Payment Rewards Program*

URL: *https://www.timelypaymentrewardprogram.com/ordererror.html*

Timely Payment Rewards Program

We're sorry, but your account balance currently contains insufficient points to obtain the item you have selected.

Redemption Cost: 10,000 Points

Points Available in Your Account: 8,750

Additional Points Needed: 1,250

[Return to Catalog](#) [Add This Item to My Wish List](#)

[Home](#) [Login/Logout](#) [Account Status](#) [Activate Account](#)

[Search](#) [Redeem Points](#) [About](#)

First National Bank
Timely Payment Rewards Statement

Account Number: 14235 37773
Prior Payment Due Date: 3/1/2001
Payment Received: 2/28/2001

Congratulations! You have submitted your payment 1 day before the due date. Your Rewards account has been credited with 425 points:

Previous Points Balance: 1275
New Points Awarded: 425
New Points Balance: 1700

You have earned enough timely payment rewards points to obtain the following redemption gifts from your Wish List:

Cartoon Favorites DVD 1500 Points

If you make your next payment on or before 4/1/2001, you will have earned enough points to obtain the following gifts from your Wish List:

Handy Pocket Tool 2000 Points
Romantic Favorites CD 1950 Points

To order any of the items on your Wish List, visit the Redemption Program Web site at:

*[http://www.timelypaymentrewardsprogram.com/
/redemptionhome.html](http://www.timelypaymentrewardsprogram.com/redemptionhome.html)*

or call 1 (888) 555-5555.

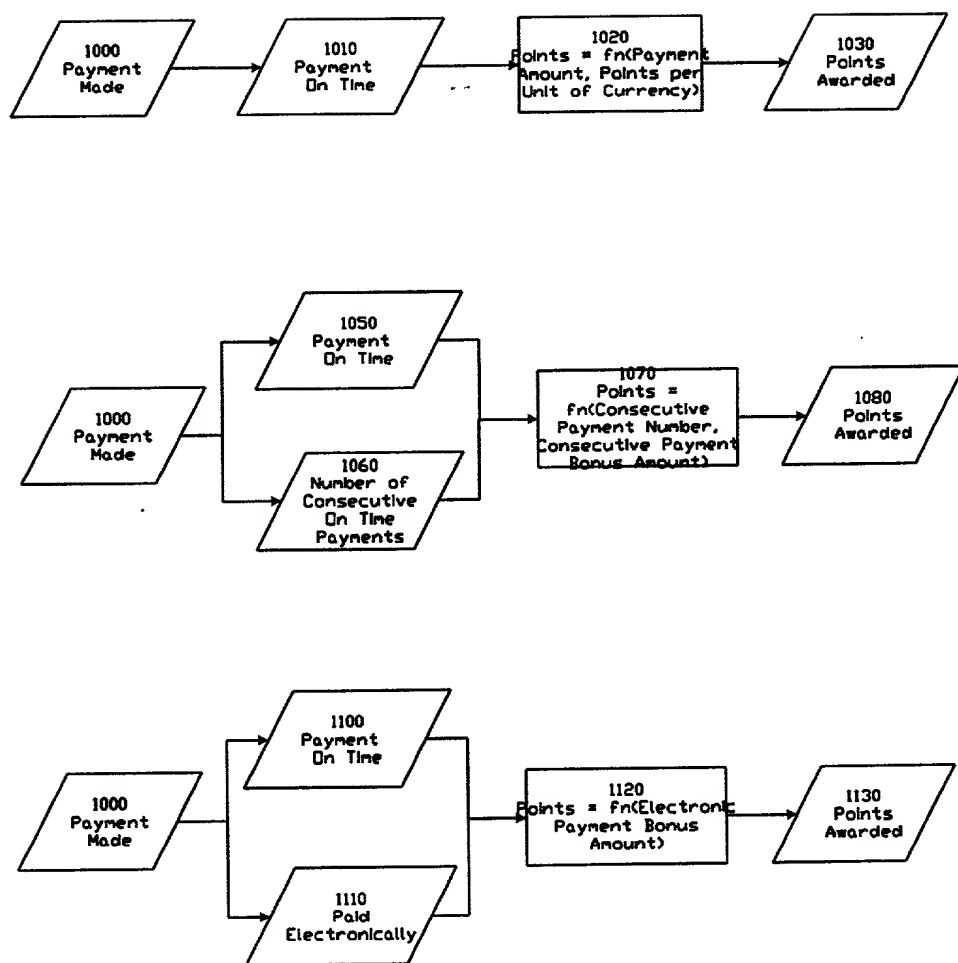


Figure 36